

FORM B1

United States Bankruptcy Court

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): McGrath, Dennis	Name of Joint Debtor (Spouse) (Last, First, Middle): McGrath, Sharon
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): None
Soc. Sec./Tax I.D. No. (if more than one, state all): 135-76-9579	Soc. Sec./Tax I.D. No. (if more than one, state all): 151-78-3530
Street Address of Debtor (No. & Street, City, State & Zip Code): 203 Cambridge Road Cherry Hill, NJ 08034	Street Address of Joint Debtor(No. & Street, City, State & Zip Code) 203 Cambridge Road Cherry Hill, NJ 08034
County of Residence or of the Principal Place of Business: Camden	County of Residence or of the Principal Place of Business: Camden
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor(if different from street address)

Location of Principal Assets of Business Debtor
(if different from street address above):

U.S. BANKRUPTCY COURT
FILED
CAMDEN, NJ
JAMES J. WALDRON
DEPUTY CLERK
04 DEC - 3 PM 3:57

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

<input checked="" type="checkbox"/> Individual(s)	<input type="checkbox"/> Railroad
<input type="checkbox"/> Corporation	<input type="checkbox"/> Stockbroker
<input type="checkbox"/> Partnership	<input type="checkbox"/> Commodity Broker
<input type="checkbox"/> Other _____	

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

<input type="checkbox"/> Chapter 7	<input type="checkbox"/> Chapter 11	<input checked="" type="checkbox"/> Chapter 13
<input type="checkbox"/> Chapter 9	<input type="checkbox"/> Chapter 12	
<input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding		

Nature of Debts (Check one box)

<input checked="" type="checkbox"/> Consumer/Non-Business	<input type="checkbox"/> Business
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Filing Fee (Check one box)

- Full Filing Fee attached
 Filing Fee to be paid in installments (Applicable to individuals only)
 Must attach signed application for the court's consideration

Chapter 11 Small Business (Check all boxes that apply)

<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101.
<input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates)

<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.
<input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is deducted, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

1-15	16-49
<input type="checkbox"/>	<input checked="" type="checkbox"/>

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Case # 04-48161

Filed: 12/03/04

Chapter 13

Camden

000280778 - JL

10:36 AM, December 06, 2004

RECEIPT

Code	Qty	Amount
NF	1	\$39.00
13	1	\$155.00

Debtor(s):

Dennis McGrath
Sharon McGrath

TOTAL PAID: \$194.00

From: Jonathan Sobel, Esquire
1103 Laurel Oak Road, Suite 111
Voorhees, NJ 08043

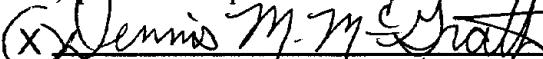
Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Dennis McGrath & Sharon McGrath	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE	Case Number	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of the Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number	Date Filed:	
District:	Relationship:	Judge:	

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.


 Dennis M. McGrath

Signature of Debtor


 Sharon E. McGrath

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

11-15-04

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

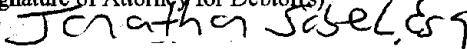
Title of Authorized Individual

Date

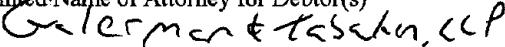
Signature of Attorney

X

Signature of Attorney for Debtor(s)


Jonathan Sabel, Esq.

Printed Name of Attorney for Debtor(s)


Gaterman & Tashen, CCP

Firm Name

11-3 Lavelock Rd Suite 111

Address

Ocean Lakes NJ CFCS #3

856-596-7703

Telephone Number

11-15-04

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

X

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)
Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if the debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 or title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re Dennis McGrath and Sharon McGrath
No.:
Chapter 13

DISCLOSURE OF COMPENSATION

Pursuant to 11 U.S.C. 329, Jonathan J. Sobel, Esquire, attorney for the debtor in this case, makes this his statement setting forth the compensation paid or agreed to be paid to him for services rendered or to be rendered in contemplation of and in connection with the case by him, and the source of the compensation.

1. The debtor in this case has paid Jonathan J. Sobel, Esquire, the sum of \$196.00 for the filing fee in this case. Debtors, Dennis McGrath and Sharon McGrath have agreed to compensate Jonathan J. Sobel, Esquire at his normal billing rate of \$2,000.00, for time which may be applied by him to the prosecution or defense of any personal right or privilege which may not be compensated out of the estate. Debtors have paid counsel the sum of \$1,000.00 to date.
2. Jonathan J. Sobel, Esquire has not shared or agreed to share any portion of said compensation with any other person.
3. Jonathan J. Sobel, Esquire has not received any other payment in this case, nor has he any other agreement, except as set out herein.

Dated: December 2, 2004

s\JONATHAN J. SOBEL, ESQUIRE
Attorney for Debtor
Galerman & Tabakin, LLP
1103 Laurel Oak Roadt, Suite 111
Voorhees NJ 08043
(856) 782-0991

04 DEC -3 PM 3:58
BY: JAMES J. WALDRON
DEPUTY CLERK

U.S. BANKRUPTCY COURT
FILED
CAMDEN, NJ

Exxon / Mobil
P.O. Box 4555
Crlstrm, IL 60197-4555

Target
P.O. Box 59317
Minneapolis, MN 55459-0317

Chase
P.O. Box 15583
Wilmington, DE 19886-1194

Emerald / MBNA America
P.O. Box 15137
Wilmington, DE 19886-5137

Bank One
P.O. Box 15153
Wilmington, DE 19886-5153

Decisive Business Systems
c/o Christopher Baxter, Esq.
BAXTER & KOURLESIS
129 Chester Avenue
Moorestown, NJ 08057

Total Credit Recovery USA Group, Inc
P.O. Box 2304
Buffalo, NY 14240-2304

Barbara Gruner
c/o Jordan B. Goldberg, L.L.C.
One Echelon Plaza
227 Laurel Road, Suite 102
Voorhees, NJ 08043

Mortgage Electronic Registration Systems, Inc.
c/o Leonard B. Zucker
200 Sheffield Street, Suite 301
P.O. Box 1024
Mountainside, NJ 07092-0024

Washington Mutual Home Loans
P.O. Box 660139
Dallas, TX 75266-0139

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

In re Dennis McGrath and Sharon McGrath

No.:

Chapter 13

CREDITOR MATRIX

Orchard Bank
P.O. Box 88000
Baltimore, MD 21288-0001

Kohl's
P.O. Box 2983
Milwaukee, WI 63201-2983

Sears
P.O. Box 6922
The Lakes, NY 88901-6922

Capital One
P.O. Box 85147
Richmond, VA 23276

AT&T Universal
P.O. Box 8101
S. Hackensack, NJ 07606-8101

American Express
P.O. Box 3600002
Ft. Lauderdale, FL 33336-0002